68 Legion Parkway, Brockton, MA 02301

tel. 508.895.1783 fax. 508.895.1789

www.neighborhoodhousing.org

NEIGHBORHOOD HOUSING SERVICES - BROCKTON

FORECLOSURE CLINICS/COUNSELING

Neighborhood Housing Services works with individual clients, mediating with their lender/servicer to best solve the client's foreclosure issue. Initial clinic starts with information gathering regarding the participant's housing issues and registration of NHS with the lender. From that point, an individual counselor is assigned to work with the borrower to bring the issue to the best conclusion. Registration required at (508) 895-1782. Clinics are scheduled at 6:00pm on:

Wednesday, April 14th Wednesday, May 12th Wednesday, June 9th Wednesday, April 28th Wednesday, May 26th Wednesday, June 23rd

FIRST TIME HOMEBUYER WORKSHOPS

Each workshop consists of two sessions. Participants must attend both parts. Session 1 reviews credit, budgeting and how these topics influence buying power. Session 2 includes information from lenders, real estate professionals, insurance agents, attorneys, home and lead paint inspectors. After completion of the workshop candidates may be eligible for many first time homebuyer programs, including down payment and closing cost assistance. Registration is required at www.neighborhoodhousing.org or call (508) 895-1784. Fee is \$20.00 for this two-part workshop. Upcoming schedule, 5:00pm-9:00pm:

Brockton, 4/20 - 4/22 (Rockland Trust Company - English) Brockton, 5/10 - 5/12 (HarborOne Credit Union - Cape Verdean) Brockton, 5/24 - 5/26 (HarborOne Credit Union - English)

DOWN PAYMENT/CLOSING COST ASSISTANCE

Up to 5% of the required down-payment value in down-payment and closing costs assistance is available through programs administered by Neighborhood Housing Services working with The Brockton Housing Authority and the City of Brockton. Funds are offered as a 0% deferred loan, repayable only in the first 5 to 10 years of homeownership and forgivable after 5 to 10 years depending on the program. Programs are restricted to first time homebuyers, purchasing owner-occupied single and multi-family residences and first time homebuyer education is required. Income restrictions, purchase price limits, lead paint and quality housing standards apply. Call Neighborhood Housing, Brockton Office for specific details and program availability.

*Neighborhood Housing Services Brockton office is located in The MultiCultural Banking Center at HarborOne Credit Union, 68 Legion Parkway, Brockton. Call (508) 895-1782 for information.

